

What is claimed is:

5 1. A method of for automatically disbursing personal information belonging to a user to a requester that is authorized by the user by transmitting said personal information from a server computer operated by a service provider, said server computer coupled to a database, the method comprising the steps of:

establishing an account for the user with the server computer;

assigning an identifier to the user;

10 entering personal information belonging to the user, said personal information comprising at least one of a plurality of information objects;

assigning at least one of a plurality of security levels to each information object;

15 storing in the database the user identifier, the information object and the security level assigned to the information object;

receiving a request message from the requester, said request message comprising at least the user identifier;

retrieving from the database the information object pertaining to the user identifier;

securely transmitting the information object to the requester.

2. The method of claim 1, further comprising the steps of:

presenting an authorization by the requester; and

verifying the requester's authorization.

3. The method of claim 2, further comprising the steps of:

obtaining a requester identifier;

25 if the requester is not authorized to receive the information, recording the requester identifier; and

rejecting the requester's request for information.

4. The method of claim 3, further comprising the steps of:

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designating the requester as a junk requester if the requester presents a predetermined number of requests that are not authorized; and
generating an alarm indication.

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5. The method of claim 1, further comprising the step of recording every access of the user's personal information to create an audit trail.

6. A method of notifying changes or updates to a user's personal information to designated entities comprising the steps of:

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changing or updating personal information;
storing said changed or updated personal information in a database;
designating an entity to receive said updated personal information; and
transmitting to the entity said updated information.